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Vision plan updates

September 24, 2019

Vision plan for





New: Eyewear Dispensing Program

Eyewear fulfillment for independent in-network eye care professionals

Choice of labs for eye care professionals

 Access to any of 75 Essilor network labs nationwide (no longer required to use a Davis Vision lab).

Improved ordering system

 Streamlined ordering process through a brand-new online portal, with a catalogue featuring innovative lens products from top manufacturers.

Enhanced and expanded product offering

- Larger variety of lenses, including the most utilized and requested digital progressives, antireflective coatings, and blue light protection.
- Essilor is one of the largest eyewear manufacturers in the world with a nation-wide network of labs, advanced technology, and lens innovation.

Eyewear Dispensing Program will be fully implemented by 1/1/2020.

For eye care professionals: improved ordering, choice of labs & enhanced product selection



New lens categories

Offering the latest in lens technologies

Lens types and coatings	Basic plan	Expanded plan
Blue light filtering Protection against harmful blue light	80% of charges (up to \$15)	\$15
Digital single vision and computer lenses Comfortable relief from digital eyestrain / stress	80% of charges (up to \$30)	\$30
Trivex Lightest weight lenses, impact resistant with high optical clarity; comparable to polycarbonate	80% of charges (up to \$50)	\$50

Expanded choice of high quality digital and advanced lens technologies



New lens categories (continued)

Offering the latest in lens technologies

Lens types and coatings	Basic plan	Expanded plan
Anti-reflective coating (ultimate tier) Exceptional visual clarity; best protection against glare / reflections; comprehensive UV protection	80% of charges (up to \$85)	\$85
Progressives (ultimate tier) Widest viewing area, both reading and distance; cutting edge technology, best digital design	80% of charges over \$55 (up to \$175)	\$175
High index (1.74) Thinnest lenses to accommodate higher strength prescriptions	80% of charges (up to \$120)	\$120





State of TN plan design

Current vision care benefits (in-network)

Service	Basic plan	Expanded plan
Eye exam (eligible starting 1/1)	\$0 copay	\$10 copay
Spectacle lenses (eligible starting 1/1)	\$0 copay	\$0 copay
Frame (eligible every other 1/1) Retail allowance Visionworks Exclusive Collection Fashion / Designer / Premier	80% of balance (over \$55) Covered in full ¹ \$0 / \$15 / \$40	80% of balance (over \$150) Covered in full ¹ \$0 / \$0 / \$0
Contact lenses ² (eligible starting 1/1) Conventional / disposable Medically required	80% of balance (over \$55) 80% of balance (over \$155)	80% of balance (over \$140) Covered in full
Contact lens fitting fee Standard / Specialty	80% of charge	\$50 / \$60

^{1.} Maui Jim eyewear excluded. 2. In lieu of eyeglasses.



Lens options

Includes new benefit categories for 2020

Lens types and coatings	Basic plan	Expanded plan
Scratch resistant coating (standard / premier)	\$0 / \$30	\$0 / \$30
Tinting of plastic lenses	80% of charge (up to \$15)	\$15
Blue light filtering	\$15	\$15
Ultraviolet coating	80% of charge (up to \$15)	\$10
Digital single vision (intermediate)	\$30	\$30
Anti-reflective coating (standard / premium / ultra / ultimate)	80% of charge (up to \$40 / \$55 / \$69 / \$85)	\$40 / \$55 / \$69 / \$85
High index lenses (1.67 / 1.74)	80% of charge (up to \$60 / \$120)	\$60 / \$120
Progressives (standard / premium / ultra / ultimate)	80 of charge over \$55 (not to exceed \$65 / \$105 / \$140 / \$175)	\$50 / \$90 / \$140 / \$175
Polarized lenses	80% of charge (up to \$75)	80% of charge (up to \$75)
Plastic photochromic lenses (Transitions® Signature™)	80% of charge (up to \$70)	80% of charge (up to \$70)
Polycarbonate (kids ³ / adults)	\$0 ³ / 80% of charge (up to \$35)	\$0 ³ / \$30
Trivex lenses	\$50	\$50

^{3.} Polycarbonate lenses COVERED IN FULL for dependent children, monocular patients and patients with prescriptions +/- 6.00 diopters or greater.



Updated hearing aid discount vendor

EPIC replaced by Your Hearing Network (YHN)

Change highlights

- **Savings**: 40% off national average selling prices⁴ (deeper discounts than the prior EPIC offering)
- Access: Licensed hearing providers in all 50 states (audiologists and hearing aid dispensers)
- Choice:
 - 4 year manufacturer warranty
 - 4 year free battery supply
 - 1 year free follow up care
 - 60 day satisfaction guarantee

How does it work?

Members simply need to contact Your Hearing Network directly at davisvision.com or 1 (888) 809-0044.

Deeper discounts on hundreds of hearing aid makes and models

4. National average hearing aid selling prices provided by Your Hearing Network.



Savings and resources for members



Breakage warranty: Accidents happen. Glasses covered by our plans come with a free one-year breakage warranty.



LASIK discounts: Get a free consultation. Choose from locations nationwide. Save up to 50% off the national average⁵ with Qualsight.



Second pair discounts: At Visionworks' locations, members receive 30% off a 2nd pair of glasses if enrolled in the Basic Plan, and 40% off a 2nd pair if enrolled in the Expanded Plan.



Customer service: Our US-based customer care center is just a quick phone call away and is available 7 days per week.



Hearing aid discounts: Save on hearing aids, warranties, and batteries with special discounts from Your Hearing Network.



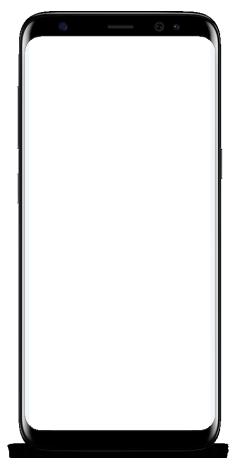
Member portal: Use cool tools such as the Vision Loss Simulator, frame try-on tool, personal risk calculator, and vision wellness blog.

5. National average LASIK procedure prices provided by QualSight.



Full-featured mobile app and portals

App feature	Davis Vision	National carrier 1	National carrier 2
Member ID card	✓	✓	\checkmark
Benefit description and eligibility	✓	\checkmark	\checkmark
In-network eye care professional finder	✓	✓	\checkmark
Tools for mobile use	✓		\checkmark
Available for iOS and Android	✓		\checkmark
Eye care professional search filters	✓	\checkmark	
Integrated maps and directions	✓	\checkmark	
LASIK eye care professional finder	✓	\checkmark	
Out-of-network claim submission	✓	✓	
Vision health resources	✓	\checkmark	
Simple user interface and navigation	✓		
Badge alerts	✓		
Fingerprint login	✓		







Data based on publicly available mobile apps (01/2018).



Getting in touch

Online resources

Available at davisvision.com/stateoftn:

- State of TN handbook
- Benefit summaries
- Eye care professional locator
- Exclusive Collection of frames browser
- Brief educational videos
- Frame try-on tool

Phone support

- 1 (800) 208-6404
 - Client code: 8155 (Basic plan)
 - Client code: 8156 (Expanded plan)
- Live support (Eastern Time):
 - Monday Friday: 8AM 11PM
 - Saturday: 9AM 4PM
 - Sunday: 12PM 4PM
 - Automated service available 24/7







Davis Vision coverage is underwritten by HM Life Insurance Company, Pittsburgh, PA, under policy form series HMP902-VIS or similar. The coverage or service requested may not be available in all states and is subject to individual state approval.